

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Charles Smith Braddy  
Debtor

Case No. 17-02781-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Oct 19, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2023:**

Recip ID	Recipient Name and Address
db	+ Charles Smith Braddy, 691 Woodview Street, Bressler, PA 17113-3129
4941804	CB/BRYLANEHOME, BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
4945401	+ Heather S. Riloff, Esquire, Martha E. Von Rosenstiel, P.C., 649 South Avenue, Secane, PA 19018-3541
4941820	+ MS HERSHEY MEDICAL CENTER, PATIENT FINANCIAL SERVICES, PO BOX 853 MC-A410, HERSHEY, PA 17033-0853
4941821	MSHMC PHYSICIANS GROUP, BILLING SERVICES, PO BOX 854, HERSHEY, PA 17033-0854
4941822	+ NORTH SHORE AGENCY CORRESPONDENCE, PO BOX 9221, OLD BETHPAGE, NY 11804-9021
4941826	SETERUS, INC (BK NOTICES), ATTN: BANKRUPTCY DEPT, PO BOX 1047, HARTFORD, CT 06143-1047
4941829	SWATARA TWP AUTHORITY, PO BOX 4920, HARRISBURG, PA 17111-0920
4990032	+ Seterus, Inc. as the authorized subservicer for Fe, c/o Heather S. Riloff, Esquire, Martha E. Von Rosenstiel, P.C., 649 South Avenue, Secane, PA 19018-3541

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Oct 19 2023 18:40:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane, 10700 Abbott's Bridge Rd, Suite 170, Duluth, GA 30097-8461
cr	+ Email/Text: RASEBN@raslg.com	Oct 19 2023 18:40:00	U.S. Bank Trust National Association, not in its i, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
4941802	+ Email/Text: legal@arsnational.com	Oct 19 2023 18:40:00	ARS NATIONAL SERVICES, INC, PO BOX 469046, ESCONDIDO, CA 92046-9046
4941803	Email/Text: Bankruptcy@BAMcollections.com	Oct 19 2023 18:40:00	BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
4941805	+ Email/Text: esther@cbhv.com	Oct 19 2023 18:40:00	CBHV, PO BOX 831, 155 N PLANK ROAD, NEWBURGH, NY 12550-1747
4941807	+ Email/Text: docs@chaserec.com	Oct 19 2023 18:40:00	CHASE RECEIVABLES, 1247 BROADWAY, SONOMA, CA 95476-7503
4941808	EDI: PENNDEPTREV	Oct 19 2023 22:40:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4941808	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 19 2023 18:40:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4941809	+ EDI: CONVERGENT.COM	Oct 19 2023 22:40:00	CONVERGENT OUTSOURCING INC, 800 SW 39TH STREET, PO BOX 9004, RENTON, WA 98057-9004

4941810	+ Email/Text: ebnnotifications@creditacceptance.com	Oct 19 2023 18:40:00	CREDIT ACCEPTANCE, 25505 W 12 MILE ROAD, STE 3000, SOUTHFIELD, MI 48034-8331
5000495	Email/Text: ebnnotifications@creditacceptance.com	Oct 19 2023 18:40:00	Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
4941811	Email/PDF: creditonebknotifications@resurgent.com	Oct 19 2023 18:42:07	CREDITONE BANK, CUSTOMER BILLING AND CORRESPONDENCE, PO BOX 98873, LAS VEGAS, NV 89193-8873
4941831	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Oct 19 2023 18:40:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
4941812	+ EDI: MAXMSAIDV	Oct 19 2023 22:37:00	DPT ED/NAVI, PO BOX 9635, WILKES BARRE, PA 18773-9635
4941813	+ EDI: CBSAMERIMARK	Oct 19 2023 22:40:00	DR LEONARDS, CUSTOMER BILLING, PO BOX 7821, EDISON, NJ 08818-7821
4955939	+ EDI: CBSAMERIMARK	Oct 19 2023 22:40:00	Dr Leonards Shop Now, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
4941814	+ Email/Text: bankruptcy@fncbinc.com	Oct 19 2023 18:40:00	FNCB, 610 WALTHAM WAY, SPARKS, NV 89437-6695
4941815	EDI: IRS.COM	Oct 19 2023 22:37:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4941806	Email/Text: info@pamd13trustee.com	Oct 19 2023 18:40:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
4941817	EDI: JEFFERSONCAP.COM	Oct 19 2023 22:40:00	JEFFCAPSYS, 16 MCLELAND RD, SAINT CLOUD, MN 56303
4974505	EDI: JEFFERSONCAP.COM	Oct 19 2023 22:40:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
4976257	Email/PDF: resurgentbknotifications@resurgent.com	Oct 19 2023 18:42:16	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4941818	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 19 2023 18:40:00	MIDLAND FUNDING LLC, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2710
4941819	+ EDI: CBS7AVE	Oct 19 2023 22:40:00	MONTGOMERY WARD, 1112 7TH AVENUE, MONROE, WI 53566-1364
4984286	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 19 2023 18:40:00	Midland Funding, LLC, Midland Credit Mgmt., Inc. as agent for, Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
4954400	+ EDI: CBS7AVE	Oct 19 2023 22:40:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5212680	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 19 2023 18:40:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
5212679	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 19 2023 18:40:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
4976759	EDI: MAXMSAIDV	Oct 19 2023 22:37:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
4941823	EDI: LCIPHMMRGT	Oct 19 2023 22:37:00	OCWEN LOAN SERVICING LLC, ATTN: BANKRUPTCY DEPT, PO BOX 24738, WEST PALM BEACH, FL 33416-4738
4942251	+ EDI: RECOVERYCORP.COM	Oct 19 2023 22:40:00	PRA Receivables Management, LLC, PO Box

			41021, Norfolk, VA 23541-1021
4941825	+ Email/Text: bankruptcynotices@pch.com	Oct 19 2023 18:40:00	PUBLISHERS CLEARING HOUSE, 101 WINNERS CIRCLE, PORT WASHINGTON, NY 11050-2218
5526147	+ Email/Text: RASEBN@raslg.com	Oct 19 2023 18:40:00	RAS Crane & Partners, PLLC, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
4941827	EDI: CBS7AVE	Oct 19 2023 22:40:00	SEVENTH AVENUE, 1112 7TH AVE, MONROE, WI 53566-1364
4941828	+ EDI: CBSMASON	Oct 19 2023 22:37:00	STONEBERRY, 1356 WILLIAMS STREET, CHIPPEWA FALLS, WI 54729-1500
4941830	+ EDI: CBS7AVE	Oct 19 2023 22:40:00	SWISS COLONY, 1112 7TH AVE, MONROE, WI 53566-1364
4954401	+ EDI: CBS7AVE	Oct 19 2023 22:40:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
4957221	+ EDI: CBSMASON	Oct 19 2023 22:37:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
4957217	+ EDI: CBS7AVE	Oct 19 2023 22:40:00	The Swiss Colony, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5465679	+ Email/Text: bkteam@selenefinance.com	Oct 19 2023 18:40:00	U.S. Bank Trust National Association, Selene Finance, LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas TX 75019-6295
5465680	+ Email/Text: bkteam@selenefinance.com	Oct 19 2023 18:40:00	U.S. Bank Trust National Association, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Attn: BK Dept, Houston TX 77042, U.S. Bank Trust National Association 77042-4546
4941832	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Oct 19 2023 18:40:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
4941833	EDI: VERIZONCOMB.COM	Oct 19 2023 22:37:00	VERIZON BANKRUPTCY DEPT, 500 TECHNOLOGY DR, STE 550, SAINT CHARLES, MO 63304-2225
4941834	+ EDI: BLUESTEM	Oct 19 2023 22:40:00	WEBBANK/GTN, 6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820
4941835	+ EDI: BLUESTEM	Oct 19 2023 22:40:00	WEBBNK/FHUT, 6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820

TOTAL: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4990133		WELLS FARGO BANK, N.A., AS TRUSTEE
cr	*P++	CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316, address filed with court., Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4941816	##+	JANINE MARIE GARNETT, 691 WOODVIEW STREET, BRESSLER, PA 17113-3129
4941824	##+	PENN CREDIT CORP, 916 S 14TH STREET, HARRISBURG, PA 17104-3425

TOTAL: 1 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 21, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Charles G. Wohlrab	on behalf of Creditor U.S. Bank Trust National Association bkecf@friedmanvartolo.com cwohlab@ecf.courtdrive.com
Charles G. Wohlrab	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkecf@friedmanvartolo.com cwohlab@ecf.courtdrive.com
Charles G. Wohlrab	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com
Dorothy L Mott	on behalf of Debtor 1 Charles Smith Braddy DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Heather Stacey Riloff	on behalf of Creditor Seterus Inc., as the authorized servicer for Federal National Mortgage Association ("Fannie Mae"), creditor heather@mvrlaw.com, Michelle@mvrlaw.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor Seterus Inc., as the authorized servicer for Federal National Mortgage Association ("Fannie Mae"), creditor bkgroup@kmlawgroup.com
James Allen Prostko	on behalf of Creditor Wells Fargo Bank N.A., As Trustee et al pamb@fedphe.com
Kara Katherine Gendron	on behalf of Debtor 1 Charles Smith Braddy karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Mario John Hanyon	on behalf of Creditor Wells Fargo Bank N.A., As Trustee et al pamb@fedphe.com, mario.hanyon@brockandscott.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigeef@gmail.com

TOTAL: 14

**Information to identify the case:**

Debtor 1

**Charles Smith Braddy**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8184

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-02781-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Charles Smith Braddy  
aka Charlie Braddy10/19/23**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**